





Atty. Dkt. No. 037607-0232

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

Gang et al.

Title:

SYSTEM AND METHOD FOR FACILITATING SALE OF A LOAN TO A SECONDARY MARKET PURCHASER

Appl. No.:

10/737,295

Filing Date:

12/16/2003

Examiner:

Weisberger, Richard C.

Art Unit:

3624

Mail Stop AMENDMENT Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Oddressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450. EV 633134770 us May 5, 2006 (Express Mail Label Number) Deborah A. Kocorowsk (Printed Name) coron

Transmitted herewith is a Response to Restriction Requirement in the aboveidentified patent application.

RESPONSE TO RESTRICTION REQUIREMENT TRANSMITTAL

- [X] Response to Restriction Requirement (12 pages).
- [X]The fee required for additional claims is calculated below:

	Claims		Extra						
	As	Previously		Claims					Additional
	Amended		Paid For		Present		Rate		Claims Fee
Total Claims:	37	-	45	=	0	x	\$50.00	=	\$0.00
Independent Claims:	7	-	9	=	0	x	\$200.00	=	\$0.00
First p	resentation of	of ar	ny Multiple I	Deper	ndent Claims:	+	\$360.00	=	\$0.00
					CLAIMS	FEI	E TOTAL	=	\$0.00

[] The Applicants hereby petition for an extension of time under 37 C.F.R. § 1.136(a) for the total number of months checked below:

[Extension for response filed within the first month: \$12	20.00 \$0.00		
[Extension for response filed within the second month: \$45	\$0.00		
[Extension for response filed within the third month: \$1,02	20.00 \$0.00		
[Extension for response filed within the fourth month: \$1,59	90.00 \$0.00		
[Extension for response filed within the fifth month: \$2,16	50.00 \$0.00		
	EXTENSION FEE TOTAL:			
[Statutory Disclaimer Fee under 37 C.F.R. § 1.20(d): \$13	30.00 \$0.00		
	CLAIMS, EXTENSION AND DISCLAIMER FEE TO	ΓAL: \$0.00		
.[] Small Entity Fees Apply (subtract ½ of abo	ove): \$0.00		
	TOTAL	FEE: \$0.00		

If any extensions of time are needed for timely acceptance of papers submitted herewith, the Applicants hereby petition for such extension under 37 C.F.R. § 1.136 and authorize payment of any such extensions fees to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date

5/5/2006

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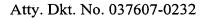
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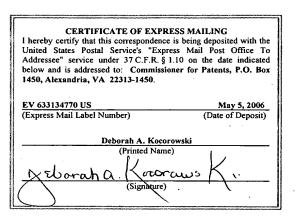
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RESPONSE TO RESTRICTION REQUIREMENT

This communication is responsive to the Restriction Requirement dated April 5, 2006, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 11 of this document.

Please amend the application as follows: